

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Chad D. Cromer
Alliance of Healthcare Professionals
Post Office Box 35
Sullivan Island, South Carolina 29482.

File Number 05-300

**Default Order Revoking
All Licensing Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2005), by the State of South Carolina Department of Insurance upon Chad D. Cromer by both certified mail, return receipt requested, and by regular mail on May 25, 2006 to address listed above and 820 Toler Dr., Mt. Pleasant, South Carolina 29464.

That letter informed Chad D. Cromer of his right to request a public hearing upon the allegations of impropriety contained within the letter against him. The letter further warned that his failure to make a timely, written request would result in my summary revocation of his license to do business as a resident insurance producer within the State of South Carolina. **Despite that warning, Chad D. Cromer has failed to respond to the Department's letter.** On July 13, 2006, therefore, counsel for the Department filed an Affidavit of Default, and submitted the entire matter directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance producer within the State of South Carolina Chad D. Cromer was convicted of, "Drug/Dist, Sell, Purchase, Manufacture o/t c/cocaine near a School" a crime of moral turpitude.

Section 38-43-130 of the South Carolina Code provides the Director or his designee, "may revoke or suspend a producer's license after ten day's notice...when it appears that a producer...has been convicted of a crime involving moral turpitude or has violated this title or any regulation promulgated by this Department."

In accordance with my findings of fact, and considering Chad D. Cromer's failure to avail himself of his opportunity to be heard, I now conclude, as a matter of law, that Chad D. Cromer violated S.C. Code Ann. § 38-43-130 (Supp. 2005) and that his resident insurance producer's license should be revoked.


This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing

contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110(3) (Supp. 2000).

It is, therefore, ordered that the license of Chad D. Cromer to do business as a resident insurance producer within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to him.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Chad D. Cromer is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance agent within the State of South Carolina.

This order becomes effective as of the date of my signature below.


Eleanor Kitzman
Director

July 31, 2006 at
Columbia, South Carolina

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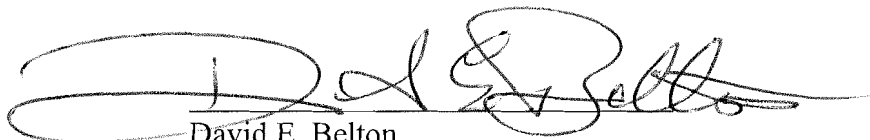
SCDOI File Number 05-300

Affidavit of Default

Personally appeared before me David E. Belton, who, being duly sworn stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

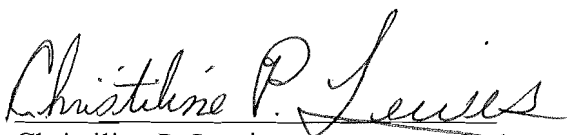
The Department served notice on Chad D. Cromer at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke his license to act as a resident insurance producer within the State of South Carolina in thirty (30) days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2005), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That letter further notified Chad D. Cromer of his opportunity, within thirty (30) days, to request in writing a public hearing.

The Department mailed the notice by certified mail, return receipt requested and by regular mail, on or about May 25, 2006. The United States Postal Service delivered the certified mail to the address listed above on June 5, 2006, evidenced by the return receipt card received at The Department on or about June 6, 2006. See "Exhibit A" attached. A duplicate certified letter mailed to 820 Toler Dr., Mt. Pleasant, South Carolina 29464 on the same date was returned by The United States Postal Service marked, "Unclaimed". See "Exhibit B" attached. Notices sent via regular mail were not returned. The opportunity to respond has expired, he is now in default.



David E. Belton
Associate General Counsel

Sworn to and subscribed before me
this 31st day of July, 2006



Christiline P. Lewis
Notary Public for the State of South Carolina
My Commission Expires: November 20, 2006

South Carolina Department of Insurance
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Columbia, South Carolina 29202
(803) 737-6132